

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Michael K O'Connell
Debtor

Case No. 16-00168-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Mar 23, 2021

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 25, 2021:

Recip ID	Recipient Name and Address
db	+ Michael K O'Connell, 605 Lindenwood Lane, Harrisburg, PA 17113-1031
aty	Christine Kinderdine, 3232 Newmark Drive, Springboro, OH 45066
cr	+ NewRez LLC d/b/a Shellpoint Mortgage Servicing, RAS Citron LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
4748805	+ Barleys Bank Delaware, 125 S West Street, Wilmington, DE 19801-5014
4742302	+ Jeanine H. O'Connell, 605 Lindenwood Lane, Harrisburg, PA 17113-1031
4782496	+ M&T BANK, PO BOX 1508, BUFFALO, NEW YORK 14240-1508
5271486	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
5271487	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826, NewRez LLC d/b/a Shellpoint Mortgage Ser, P.O. Box 10826 Greenville, SC 29603-0826
5351319	+ NewRez LLC d/b/a Shellpoint Mortgage Servicing, Robertson, Anschutz & Schneid, P.L., 6409 Congress Ave., Suite 100, Boca Raton, FL 33487-2853
4742304	+ PNC Mortgage, 6 N Main St, Dayton, OH 45402-1908

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4742300	EDI: CAPITALONE.COM	Mar 23 2021 22:53:00	Capital One Bank NA, 15000 Capital One Drive, Richmond, VA 23238
4762875	EDI: CAPITALONE.COM	Mar 23 2021 22:53:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
4742301	EDI: JPMORGANCHASE	Mar 23 2021 22:53:00	Chase Card Services, P O Box 15298, Wilmington, DE 19850
4787307	Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 23 2021 19:31:06	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
4742303	Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 23 2021 19:27:04	Merrick Bank, C/O CMS, PO Box 9201, Old Bethpage, NY 11804-9001
4787153	Email/Text: Bankruptcy.Notices@pnc.com	Mar 23 2021 19:04:00	PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101
4793239	Email/Text: Bankruptcy.Notices@pnc.com	Mar 23 2021 19:04:00	PNC Bank, National Association, c/o PNC Mortgage, a division of PNC Bank, Attn: Bankruptcy Department, 3232 Newmark Drive, Miamisburg, OH 45342
4794092	EDI: PRA.COM	Mar 23 2021 22:53:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk, VA 23541
4751592	EDI: PENNDEPTREV	Mar 23 2021 22:53:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
4751592	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 23 2021 19:05:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
4758506	EDI: RECOVERYCORP.COM		

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4742305 Email/Text: amieg@stcol.com

Mar 23 2021 22:53:00 Recovery Management Systems Corporation, 25
S.E. 2nd Avenue, Suite 1120, Miami, FL
33131-1605

Mar 23 2021 19:04:00 State Collection Service, 2509 S Stoughton Rd,
Madison, WI 53716

TOTAL: 12

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
4748806	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One Bank NA, 15000 Capital One Drive, Richmond, VA 23238

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 25, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 23, 2021 at the address(es) listed below:

Name	Email Address
Charles G. Wohlrab	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing cwohlab@raslg.com
Charles J DeHart, III (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor PNC Bank National Association bkgroup@kmlawgroup.com
James H Turner	on behalf of Debtor 1 Michael K O'Connell pat@turnerandoconnell.com
Joseph J. Swartz	on behalf of Creditor PA Dept of Revenue RA-occbankruptcy2@state.pa.us RA-occbankruptcy6@state.pa.us
Joshua I Goldman	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing josh.goldman@padgettlawgroup.com kevin.shatley@padgettlawgroup.com;angelica.reyes@padgettlawgroup.com
Joshua I Goldman	on behalf of Creditor PNC Bank National Association josh.goldman@padgettlawgroup.com, kevin.shatley@padgettlawgroup.com;angelica.reyes@padgettlawgroup.com
Recovery Management Systems Corporation	claims@recoverycorp.com
Thomas I Puleo	on behalf of Creditor PNC Bank National Association tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee	

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ustpreion03.ha.ecf@usdoj.gov

TOTAL: 10

Information to identify the case:

Debtor 1	Michael K O'Connell	Social Security number or ITIN	xxx-xx-9803
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	Middle District of Pennsylvania		
Case number:	1:16-bk-00168-HWV		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael K O'Connell

3/23/21**By the court:** Henry W. Van Eck
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.